

# East Windsor Affordable Housing Plan

12/27/2022 DRAFT

TYCHE PLANNING & POLICY GROUP

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## Executive Summary: Vision and Strategy

Connecticut has become a very expensive place to live. Over decades, the cost of land, housing development, home purchases, and rent have outpaced household income. At the same time, communities across the State have struggled to develop their own policies and regulations to maintain or increase affordability, particularly for key groups like seniors, young families, and recent graduates. Now more than ever, there is a focus to address housing at local, regional, and state levels.

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to “increase the number of affordable housing developments in the municipality.” In accordance with this requirement, and in furtherance of the goals of East Windsor’s Plan of Conservation and Development, the Town has developed this Affordable Housing Plan.

To inform the recommendations, the Plan discusses current and project population trends, demographics and housing information, and reviews Town policies and regulations. Town Staff helped to distribute a public survey, which garnered almost 50 responses, and provided an outlet for the experiences and suggestions of residents.

Together, the sections of this plan combine to form a list of recommendations, or action items for implementation. These items are not automatically implemented by the passage of this Plan; rather, it is up to the various Town commissions to take on these action items. For the five-year period 2022-2027, East Windsor will seek to increase the number of affordable housing development in town as follows:

1. *Identify key staff or other body to lead the implementation of the Goals and Policies of the Affordable Housing Plan*
2. *Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.*
3. *Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)*
4. *Promote Alternative Housing Types including Accessory Dwelling Units (ADUs) and Tiny Houses as a concept to property owners and future residents*
5. *Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund*
6. *Promote USDA and CHFA financing support programs within the Real Estate community*
7. *Pursue partnerships with nonprofit organizations or senior community developers*

This Plan presents a series of implementation steps that assign responsibility and priority to these actions so that progress can be recognized and tracked. Working collectively and seeking to improve the community’s approach in numerous ways, this Plan will assist the

Town of East Windsor to become more attainable and equitable for current and future residents alike.

## Introduction

In the last few decades, Connecticut has become less affordable for both current and prospective residents. Median home values, rents, and the cost of living have simultaneously increased, outpacing household income. These costs, coupled with various demographic changes, have challenged towns in many ways. The need for more affordable housing options in many communities is urgent, and requires action on local, state, and regional levels.

### What is “Affordable?”

**In Connecticut, Affordable housing is defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household’s annual income.**

Affordable housing is defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household’s annual income. AMI is the midpoint in the income distribution for a surrounding area or market and is the basis for many calculations concerning housing affordability and cost of living.

The State’s affordable housing concerns have led, in part, to two important subsections of the Connecticut General Statutes (CGS), 8-30g and 8-30j, that both seek to increase affordable housing supply in the State.

CGS Section 8-30g allows courts in Connecticut to overrule zoning denials for affordable housing proposals in towns that do not have at least 10% of their housing stock set aside as affordable. “Affordable Housing” is defined by the State as housing made affordable by nonprofit or government subsidies or those that have been deed-restricted or otherwise income-limited for a fixed period. If the town falls below the 10% threshold, a court can override such a zoning decision. This potentially subjects any town with less than 10% affordable housing units to a potential lengthy and expensive appeals process. Because East Windsor has an Affordable Housing supply of 13.84%, the Town is exempt from this appeals process.

Effective July 24, 2017, CGS Section 8-30j requires each municipality to prepare or amend and adopt an affordable housing plan at least once every five years; the municipality must specify the ways in which it plans to increase the number of affordable units in the town moving forward. Since its implementation, the statute has spurred several innovative and bold plans in towns across Connecticut, all with the same goal of providing more affordable housing options for current and future residents.

These two statutes work together to mandate and encourage municipalities in different ways to provide more housing options, whether through subsidized or naturally occurring

housing. The statute is intentionally vague; the ambiguity allows towns flexibility in developing their own unique plans. As the gap between annual household income and housing costs grows and grows, so too does the urgency for municipalities to address the housing challenges in their unique communities. The changing circumstances of housing affordability in the State have pushed local and state actors to develop affordable housing plans and commit to tangible goals.

The Town of East Windsor has embarked on this Plan's development to better the Town's situation and promote equity, sustainability, and quality of life. The purpose of this plan is to fulfill the statutory obligation required by the State of Connecticut and provide the Town of East Windsor with a reasonable set of strategies for future housing development that fits the current and future needs of the community.

### *Methodology*

This plan was developed over several months, with periodic meetings where the group discussed the plan's goals, progress, and components.

Understanding affordable housing requires a holistic approach as there are strengths and shortcomings to any data set, survey, or report. Therefore, this Plan refers to a range of tools and resources, including the 2020 US Census American Community Survey, CT Data Center Population Estimates and Projections, US Department of Housing and Urban Development income limits and fair market rent calculations, CT Housing Appeals List, Partnership for Strong Communities (PSC) Housing Profiles, and the report "Planning for Affordability in Connecticut" prepared by Regional Plan Association and Connecticut Department of Housing. In addition, planning staff utilized the Town's Zoning Regulations and Plan of Conservation and Development to review current town policies' role in housing development in Town.

Although optional for the Plan's development according to CGS 8-30j, the Planning and Zoning Commission administered a public survey to tap into the concerns and local knowledge of the community. The survey was sent out in September, closed in November 2022, and collected 49 responses from the public. The relatively small number of responses was taken into account, and the survey results are not intended to represent any sort of statistically-valid sample nor to reflect the binding will of the town residents.

### *State Legislation Governing Affordable Housing*

This Plan makes references to various statutes that enable or mandate policy and regulation changes at the municipal level. Below is a reference table for each statute mentioned in this Plan:

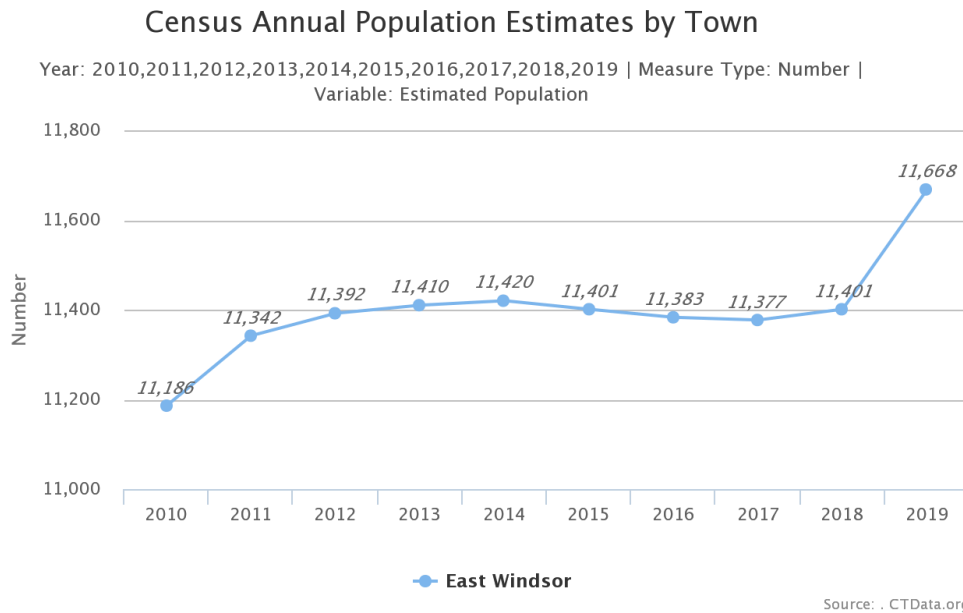
Statute	Type	Description
<b>CGS Section 124 8-30g – Affordable Housing Appeals Procedure</b>	Mandate	Statute that subjects any municipality with less than 10% Affordable Housing to the Affordable Housing Appeals Procedure.
<b>CGS Section 8-30j – Affordable Housing Plans</b>	Mandate	Statute that mandates each municipality to prepare or amend and adopt an Affordable Housing Plan.
<b>CGS Section 8-2i Inclusionary Zoning</b>	Enabling	Statute that enables municipalities to implement Inclusionary Zoning.
<b>PA 21-29 – Accessory Apartments</b>	Mandate	Act that mandates municipalities to allow Accessory Apartments on any lot that contains a single family home.

## Current State

East Windsor, CT is a historic, largely rural community in Hartford County along the eastern bank of the Connecticut River with a deep history in agriculture. East Windsor's 11,502 residents enjoy the town's rural charm, agricultural landscape, its five distinct villages, and its close proximity to Hartford, Bradley International Airport and nearby commercial centers.

### Current Population

For much of the past ten years East Windsor's population has remained stagnant, hovering around 11,400 residents since 2011<sup>1</sup>. The average household size in town has been consistent as well, at 2.26 people in 2020 with most residents (69.6%) living in one or two person households<sup>2</sup>. East Windsor's median household income is \$76,667 as of 2020<sup>3</sup>.



About 76.5% of East Windsor is White, 9.6% Asian, 8.2% are Hispanic or Latino, 7.1% Black or African American, 0.2% American Indian or Alaska Native, and 2% Other race.

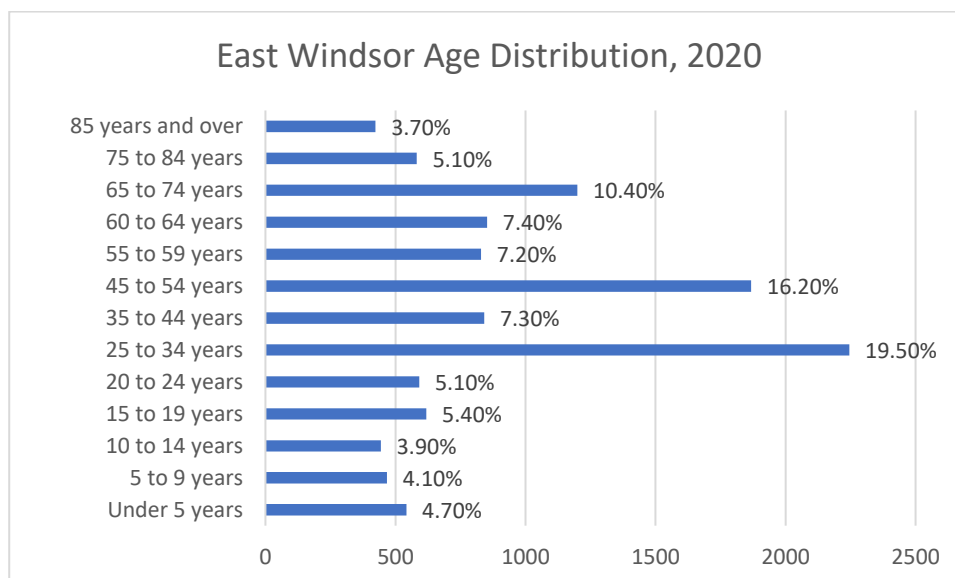
East Windsor's largest age cohorts are the young adult (25-34) and middle-aged adult (45-54) populations, comprising 19.5% and 16.2% of the population, respectively. The

<sup>1</sup> CT Data Census Annual Population Estimates

<sup>2</sup> 2020 ACS Table S2501

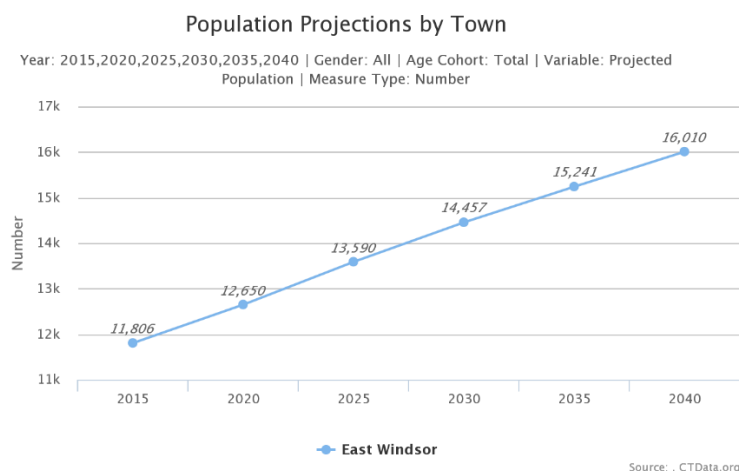
<sup>3</sup> 2020 ACS Table S1901

Under-19 and Over-65 represent similar portions of the Town's population, at 18.1% and 19.2% respectively<sup>4</sup>.



### Projected Population

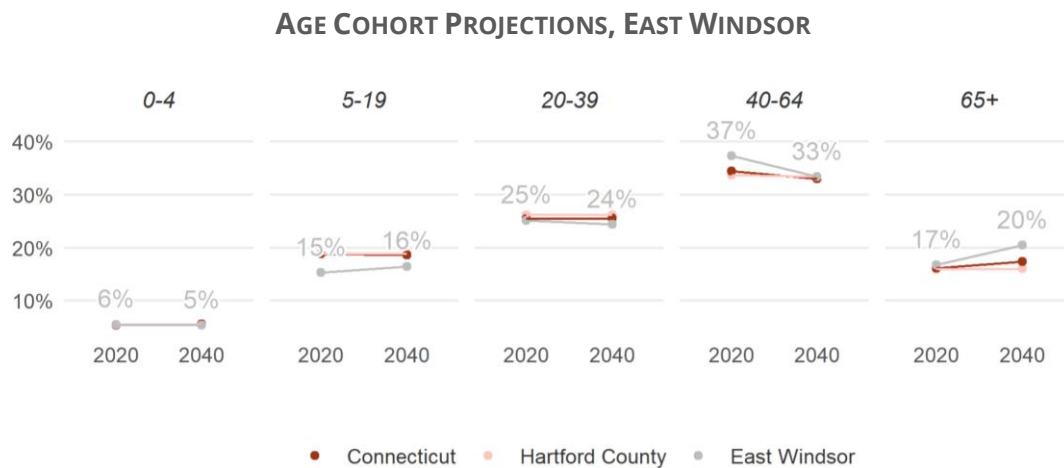
Despite recent slow growth in the Town's population, CT Data projects that East Windsor's population will likely show some growth in the next two decades, reaching over 16,000 people by the year 2040. This projection is likely driven by the relatively large percentage of the young adult (25-34) cohort, which is the main driver of family population growth, as well as the somewhat smaller senior citizen population.



<sup>4</sup> 2020 ACS Table DP05



Looking more closely at the key age cohorts growing and declining, a few groups stand out. Most notably, the large middle-aged group (40-64), mentioned earlier, is seeing some decline, decreasing from 37% to 33% of the overall population. The 65+ cohort is increasing, from 17% to 20%. This shift is not uncommon in towns with large middle-aged groups, as it can be assumed that much of their cohort is not transient, planning on staying in their homes for the foreseeable future, and will be aging into their elderly years in the next two decades. The rest of the Town's age cohorts are staying somewhat stable, with no changes occurring more than 1 percentage point in either direction.



*Source: Connecticut Data Center*

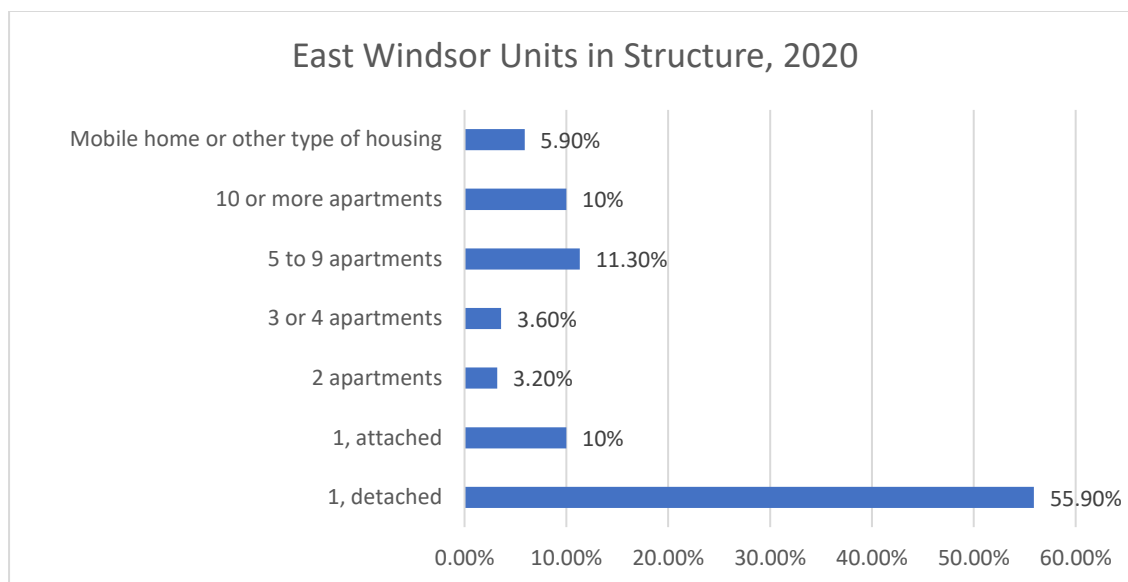
*Source: Partnership for Strong Communities, 2022 Housing Data Profiles*

### *East Windsor's Housing Status*

East Windsor has approximately 5,277 total housing units, of which the majority (65.9%) are single family, detached or attached houses. About 38.1% of housing units are multifamily, with a range of housing types from duplexes to 10 or more-unit developments<sup>5</sup>. Most (68%) houses are owner-occupied, while 31.8% are renter occupied. A large portion (85.3%) of houses in town have 2, 3, or 4 bedrooms, which makes much of the housing stock well suited for families.

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<sup>5</sup> 2020 ACS Table S2504



Both rents and home values have generally increased over the last ten years. The median rent in East Windsor is \$1,205 a month, which has been steadily increasing since 2000. The median home value in town, \$216,000, has been somewhat stable in the last five years<sup>6</sup>. This data unfortunately is not recent enough to include COVID-related impacts on rent and home sales prices, but is still the best available data for the purposes of this Plan. While the pandemic has had some significant short-term effects on local housing markets, it is still unknown if this trend will reverse or become long term.

More than half (52%) of East Windsor's housing stock was built before 1980 and is considered 'aging.'<sup>7</sup> When housing units are aging, they often come with increased upkeep costs between repairs and utilities, as well as health and environmental risks for occupants. For this reason, it is important to pay close attention to the health and age of a community's housing stock.

### *Affordable Housing in East Windsor*

Connecticut legislation has attempted to guide and encourage affordable housing development via a handful of state statute subsections, one of which is CT General Statute Chapter 126, Section 8-30, which enables and requires municipal housing plans and another which is known as the Affordable Housing Land Use Appeals procedure. If a town has less than 10% Affordable Housing, courts can technically override local zoning denials of affordable housing proposals, provided those denials were done without "just cause." This process subjects all towns with less than 10% Affordable Housing to a potentially

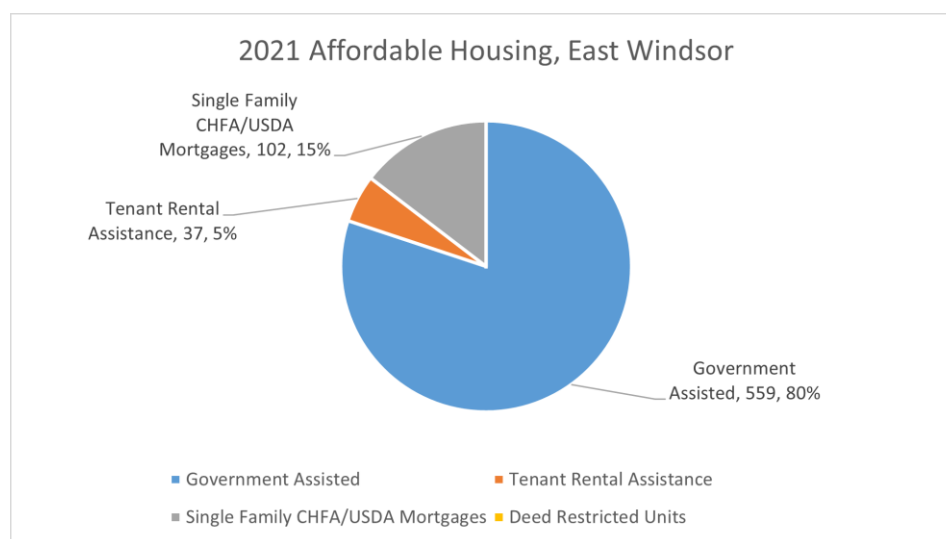
<sup>6</sup> CT Data Median Rents and Home Sales Prices

<sup>7</sup> 2020 ACS Table S2504

lengthy and expensive appeals process and ultimately the siting of housing developments within the benefit of a traditional zoning review. Because East Windsor has over 13.8% Affordable Housing, the Town is exempt from this appeal process.

13.84% of East Windsor's housing stock is Affordable, representing nearly 700 units. This large share of affordable units is fairly unique in the Northern Connecticut area, placing East Windsor among only 31 CT municipalities with more than 10% Affordable Housing. The majority of these units are Government Assisted and Single Family CHFA/USDA mortgages, while the remaining are tenant rental assisted. East Windsor does not have any Deed Restricted units.

The East Windsor Housing Authority owns and manages the Park Hill Housing Complex, a low income, elderly, and disabled housing complex in Broad Brook which is at 100% occupancy. Currently, the Housing Authority only operates Park Hill. However, the Authority owns two undeveloped parcels adjacent to Park Hill; once funding becomes available, the Housing Authority intends on developing additional affordable housing units in that location.



*Source: 2021 CT Affordable Housing Appeals Listing*

A common way of assessing housing needs in a Town is by looking at rates of “cost-burdened” households. The Department of Housing and Urban Development (HUD) defines and deems a household as “cost-burdened” when they spend 30% or more of their annual household income on housing costs. According to 2019 estimates, in East Windsor, nearly 29% of all households are cost burdened<sup>8</sup>. Breaking this number down between

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<sup>8</sup> HUD Consolidated Planning / CHAS Data (Based on 2019 ACS Data)

owners and renters, renters are slightly more cost-burdened than owners, at 36% and 26% respectively.

It is also helpful to understand what Area Median Income (AMI) really means for East Windsor, and what housing costs are deemed 'affordable' for the area. As previously mentioned, the State defines Affordable Housing as units that cost less than 30% of the annual household income of a household earning 80% of the AMI. The 2020 American Community Survey lists East Windsor's median income as \$76,667. About 41% of households in Town earn less than 80% of the AMI and are considered Low-Income Households<sup>9</sup>. This represents nearly 2,000 households in East Windsor that may experience unstable housing situations and need assistance. The East Windsor median income is lower than the overall State of Connecticut median income, and the lower of the two median incomes is used for the analysis of affordable housing options. The table below breaks down the lower Median Income from the American Community Survey to determine the maximum monthly housing cost for a two-bedroom unit for a family of four. Note that this cost includes heat, utilities, etc. For East Windsor, this cost is about \$1,533 a month.

**BREAKDOWN OF THE 2022 FAIR MARKET RATE FOR A TWO-BEDROOM UNIT FOR A FOUR-PERSON HOUSEHOLD IN EAST WINDSOR**

<b>Example: 2 BR Unit for Four-Person Household</b>	<b>Total/Year</b>	<b>Total/Month</b>
Median Income	\$76,667	\$ 6,388.92
<i>Median Income Level Per Household in the Surrounding Market/Area</i>		
80% of Median Income	\$ 61,333.60	\$ 5,111.13
<i>80% of Median Income Listed Above</i>		
30% of 80% of Median Income	\$ 18,400.08	\$ 1,533.34
<b><i>Maximum Non-Burdened Budget for Living = \$1,533/month</i></b>		

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<sup>9</sup> HUD Consolidated Planning / CHAS Data (Based on 2019 ACS Data)

*Source: US Department of Housing and Urban Development's Office of Policy Development and Research*

One last way of evaluating affordability in town is by looking at the Fair Market Rent (FMR) for the area, which is determined by HUD and used to set a limit on what units can be rented in the private market by Certificate or Voucher program households. FMR is calculated from the 40% percentile of gross rents for regular, standard quality units in a local housing market. If a Certificate or Voucher program household wanted to rent a two-bedroom unit in East Windsor, that unit's gross rent could not exceed \$1,530 for the 06016 area, and \$1,240 for the 06088 area of Town<sup>10</sup>.

<b>Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area Small Area FMRs By Unit Bedrooms</b>					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
06016	\$1,020	\$1,240	\$1,530	\$1,890	\$2,240
06088	\$820	\$1,000	\$1,240	\$1,530	\$1,820

Together, these different methods of gauging affordability help illustrate the affordable housing environment in Town, as well as the evident need for more affordable options.

### *Survey Results*

As part of this Plan's development, a public survey was distributed to better understand the community's needs and views on affordable housing. The survey was open

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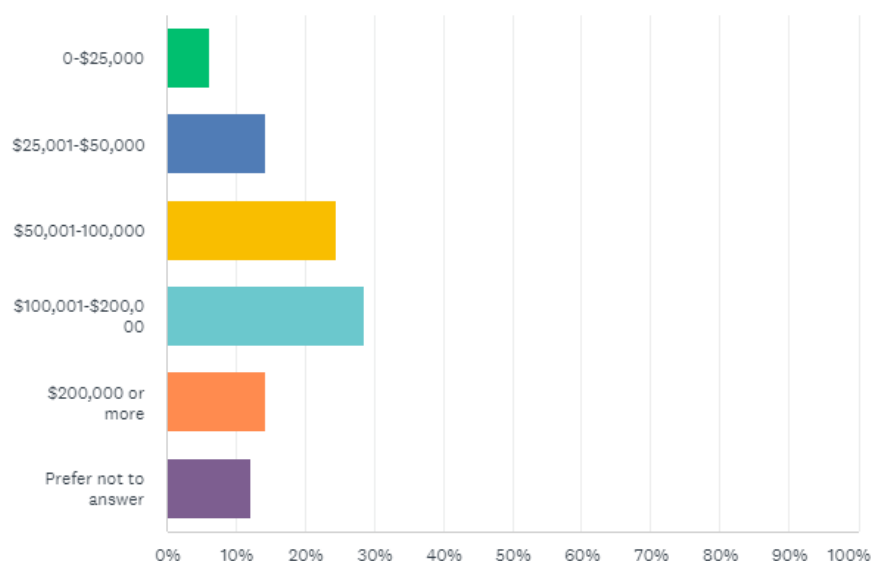
<sup>10</sup> HUD 2022 Fair Market Rents

September 3<sup>rd</sup> to November 30<sup>th</sup> and collected 49 total responses. The complete survey results can be found in the Appendices.

In terms of participant demographics, most respondents were middle-aged, with about 76% falling within the 35 to 64 range. Over half of respondents (55%) own their homes, while 37% rent. In terms of income, most respondents earn \$50,000 or above in annual household income, while around one fifth of respondents reported earning less than \$50,000.

Please indicate which annual household income range you currently fall under. Note: Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.

Answered: 49 Skipped: 0

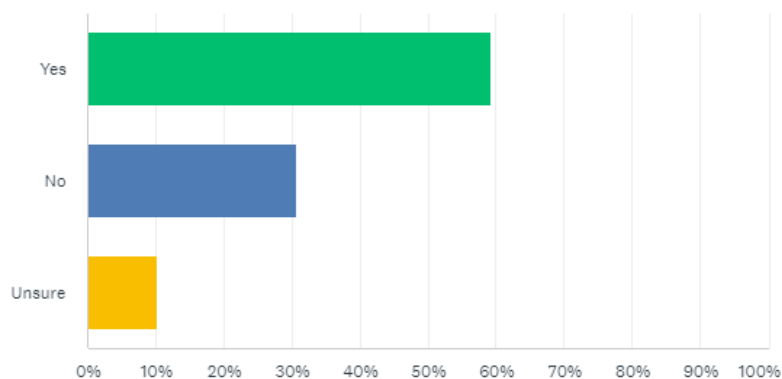


Several questions gauged how respondents felt about affordable housing as a concept, and how they felt about its place in East Windsor. In general, according to survey results, respondents feel positively towards affordable housing, and believe it is a necessity moving forward. Over half (51%) respondents don't believe the existing housing stock is adequate to support future needs. A large portion, 30%, of respondents were unsure, and only a fifth said that it is adequate. Over half of respondents similarly believe that Affordable Housing is an important component of the Town's prosperity. Respondents were more split in terms of how increasing housing options would impact the Town, with about 47% of respondents selecting that it would improve the town, while 35% selecting that it would negatively impact the Town, and 16.33% selecting that they were unsure.

Nearly 60% of respondents are concerned with the cost of housing and homeownership in East Windsor.

Are you concerned with the overall cost of housing/homeownership in East Windsor?

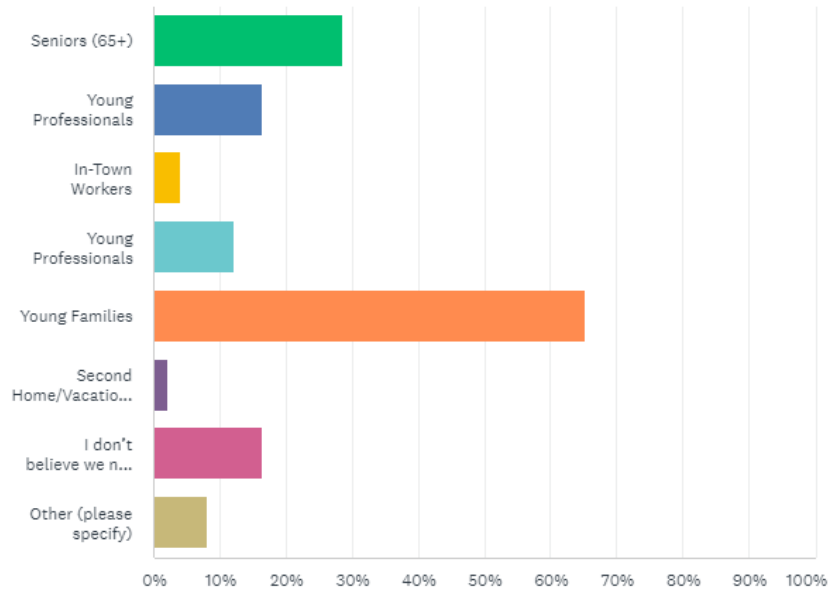
Answered: 49 Skipped: 0



In addition to questions on broader concepts, the survey asked for insights on which groups housing units are most needed for, as well as what costs and housing types residents would prefer for future housing development. Overwhelmingly, respondents chose 'Young Families' as their first choice (65%), while 29% chose Seniors and 16% chose Young Professionals. When it came to what costs respondents would consider affordable, responses varied. While nearly all respondents selected housing costs below \$2,500 a month, answers were dispersed between monthly housing costs under \$1,000, \$1,000-1,250, \$1,250-1,500, and \$1,500-2,500. Residents also chose a range of options for housing types, from single family homes to apartments, to conversions of existing homes to accessory apartments. The top three selected (in order) were Single Family Detached Homes, Two Family Detached Homes, Townhomes, and 2-3 Bedroom Apartments. The survey asked respondents which areas of Town they would consider most desirable for additional housing; most respondents chose Broad Brook, Warehouse Point, or the Route 140 Corridor.

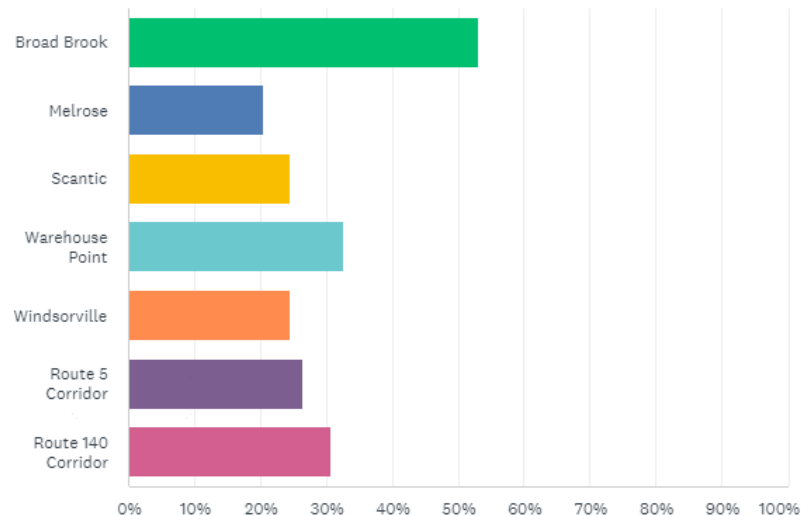
## In East Windsor, for whom do you think housing units are most needed? (Select top 2)

Answered: 49 Skipped: 0



## Which area(s) of Town do you think are most desirable for additional housing units?

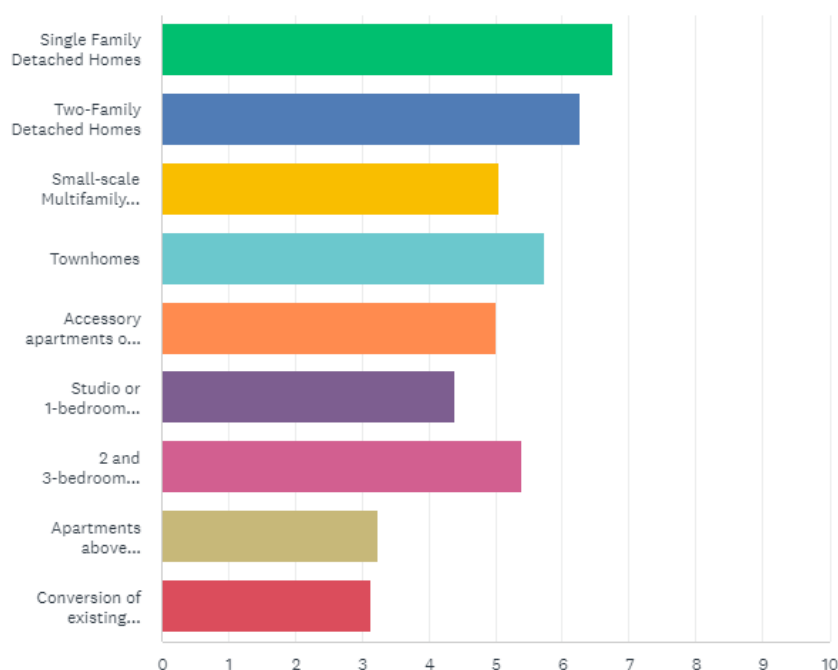
Answered: 49 Skipped: 0





What types of affordable housing is needed in East Windsor? Please rank your choices (1 being the top priority).

Answered: 49 Skipped: 0



A few questions asked respondents about their opinions regarding obstacles to these types of developments in Town, as well as housing qualities that are most important to them. Respondents identified local attitudes, cost of land / cost of construction, and zoning regulations as the top three barriers. In terms of the most valued housing qualities, respondents selected housing cost, (lack of) crime in the area, and location of the home (neighborhood) as their top three.

All in all, this survey helped inform this plan by providing insight into the general attitudes of the community toward housing, their preferences, and experiences in Town. While the survey received a limited number of responses, it was distributed widely, and we can still consider its results as one small piece of the broader Plan. The Town's policies and regulations, discussed next, provide more context for this Plan's development.

## Regulation and Policy Review

### 2016 Plan of Conservation and Development

East Windsor's current Plan of Conservation and Development was adopted in 2016 and represents the Town's vision and goals for the following ten years. Within this document, the Residential Development Chapter establishes several strategies and action items. Our analysis below outlines each overarching goal and action that relates to housing affordability and provides relevant observations for each policy or goal.

POLICY / GOAL	RELEVANCE	CONSULTANT COMMENT
<b>Primary Strategy: Refine Residential Development Regulations</b>		
<i>Action: Perform study to consider increased density of housing units in key locations. [PZC, HDC]</i>	In studying the potential for increased densities in various areas of East Windsor, the Town can move forward with making informed decisions. Increasing housing density allows for more compact, sustainable development, and can produce more affordable units as opposed to a lot with only one single family home on it.	There is merit in undertaking a study such as this one, which could help inform the Town's future decision making. Identifying areas that are better suited for increased density is an important step in changing regulations.
<i>Action: Review and refine Zoning Regulations to further promote Fair and Affordable Housing. [PZC, BOS, GA]</i>	Oftentimes, regulations pose major barriers to Fair and Affordable Housing, whether explicit or implicit.	East Windsor must ensure that its regulations are not imposing undue burdens on those who wish to develop Affordable Housing; likewise, the regulations should promote Fair Housing. The zoning regulation review of this Plan will analyze East Windsor's current zoning regulations, and comment on their efficacy and limitations.
<b>Primary strategy: Maintain Housing Diversity</b>		
<i>Action: Develop regulations that will allow for mixed use and mixed income housing in key village areas, with Focus on Warehouse Point and Broad Brook (See Commercial Development). [PZC, HPC, EDC].</i>	Developing regulations that allow mixed use and mixed income housing is a great way to boost activity in certain areas and create an active community.	Successful village areas often depend on a nearby residential area to make it active and well-used. Encouraging mixed use and mixed income housing creates diversity in use, demographics, and activity in the area. East Windsor's village areas could greatly benefit from regulations promoting this type of development.

<i>Action: Investigate promoting development of affordable congregate/assisted living, and long term care facilities for the elderly, so they may age in place with grace, comfort, and dignity [PZC, EDC, BOS]</i>	As populations change, so do housing needs. An aging population requires a different housing type from a young family, for example. Many elderly households also struggle financially to afford their homes on a fixed income, and struggle to keep up with housing costs and maintenance.	As East Windsor's 65+ population is expected to grow in the next two decades, it's important the Town creates opportunities for the elderly to age-in-place and remain in the Town they love.
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### Zoning Regulations

The limitations and allowances of a Town's zoning regulations ultimately control what kind of development occurs in Town. Reading closely for the regulations involving residential development, and more specifically affordable development, presents how the development of affordable housing may be restricted in Town, and suggests what ways the Town might wish to tweak these regulations.

<b>TOPIC</b>	<b>RELEVANCE</b>	<b>REGULATION</b>	<b>CONSULTANT COMMENT</b>
<i>Residential Density</i>	Increasing density allows for more housing units on a given parcel of land, increasing financial viability and lowering costs.	Currently, East Windsor's regulations only allow multifamily residential development by special permit in the Town's residential districts. In addition, multifamily development is limited to the R-1 Zone. In contrast, the Town's regulations allow Single Family dwellings in all residential zones by right.	East Windsor could consider allowing smaller-scale multifamily (2-6 units) by right in its residential zones, or in R-1 at the very least. This would make the development of duplexes, fourplexes, etc. easier and less time consuming for developers and the Town, and would provide an extremely (and increasingly more) important housing type in Town.
<i>Multifamily in Residential Zones</i>	Housing trends indicate that not all in search of housing want or can afford a single family detached home. Multifamily options are particularly sought after by young adults, young families, and older folks looking to downsize. They also tend to be the more affordable option when compared to single family detached structures.	As previously mentioned, East Windsor's current zoning regulations are very restrictive when it comes to multifamily development in its residential zones. In the R-1 Zone, and only by way of a special permit, can one build multifamily housing in Town. Multifamily regulations in Town are divided into two separate uses: Multifamily of 2-3 units, and Multifamily of 3 or more units. There is little distinction between the two, except that multifamily development of 3+ units	The Town could allow multifamily in more districts in Town, and/or allow this kind of development as of right in certain zones. In addition, the Town could impose more lenient regulations (i.e. allowing as of right development) for smaller multifamily uses, as previously mentioned. Removing barriers to development has the potential to increase housing opportunities in Town.

		must be built on larger lots.	
<i><b>Multifamily Development Districts</b></i>	A district designated specially for multifamily housing allows this type of development in a more concentrated area, with its own specific regulations. Depending on the flexibilities and/or limitations of such a district, housing opportunities may increase, decrease, or largely stay the same.	East Windsor's Multi-Family Development District (MFDD) was created in 2016 and permits multifamily development in areas served by public water and sewer, and more specifically in Village Areas and Non-Rural Areas. A zone change to the MFDD zone can allow development in accordance with set guidelines for the district.	It is important that future development in Town is sustainable and does not exacerbate sprawl. This regulation ensures that multifamily development in this district only occurs on lots served by sewer and public water. However, the Town might consider the ways in which this regulation might discourage multifamily development and may be more restrictive than intended.
<i><b>Mixed Use</b></i>	Allowing a residential dwelling unit within a commercial building diversifies the rental income for the building owner, which also increases confidence in investment while putting "feet on the street" in East Windsor's commercial areas.	The Town's B-1, B-2, and B-3 (Business Districts) and the HIZ (Highway Interchange Zone) allow residential as a second-floor use in such buildings. East Windsor's regulations require 40% of second story residential units are affordable.	Mixed-use buildings are becoming a more essential piece to downtowns, as they once were before modern-day suburbia designated most land use for the development of the single family home. Mixed use buildings create more active communities and improve local economies. As such, the Town might consider allowing residential, as of right, above businesses in Town, rather than via special permit.
<i><b>Elderly/Age-restricted Housing</b></i>	Accommodating the elderly population's housing needs is important, as a large percentage of them plan to downsize as they age. They favor a more specific type of home, one that is accessible, and cheaper to afford and maintain on a limited income.	The Town's MFDD zone allows the potential for elderly housing. This district requires a zone change as well as special permit for any allowed use. The Town's regulations also contain an Age Restricted Housing District, which provides housing options for 55+ residents, including Managed Residential Communities, Assisted Living Communities, and Active Adult Housing. Various sections within the MFDD waive certain requirements if affordable housing is included in the development or allow greater densities if a deed restricted unit is included.	The promotion of suitable 'elderly housing' can exist outside of a specific regulation. In general, aging households may wish to downsize into smaller homes on smaller lots, with less upkeep. They also might prefer a condominium style home or an accessory apartment. Promoting diverse housing types can generally help to house the elderly and relieve the housing cost burden on the elderly community in Town.
<i><b>Accessory Dwelling Units</b></i>	Accessory Dwelling Units (ADUs) allow owners of single-family homes essentially an additional property right, to construct	Section 407 of the Town's Zoning Regulations was revised in March of 2022 to comply with the requirements of PA 21-29.	Many Towns in CT have yet to adopt revisions to comply with PA 21-29 or have chosen to opt-out entirely. The fact that East Windsor has had compliant regulations on the books

	an ADU within certain regulated guidelines. Owners can have family, friends, or other tenants occupy these units, and even earn a monthly income via rent from ADUs.		since early 2022 is important to note and the Town is commended for taking this action so quickly.
<i><b>Inclusionary Zoning</b></i>	Inclusionary Zoning is a policy that requires developers to set aside a certain percentage of units in a development over a certain size as Affordable Housing. This policy is at no cost to the Town and puts the onus on the private market to dedicate more units to Affordable Housing. If Town policy allows, developers may opt-out and instead pay a "Fee in Lieu" into a Housing Trust Fund. This fund is Town managed and used for housing-related projects.	East Windsor does not have an Inclusionary Zoning regulation.	East Windsor could consider adding an Inclusionary Zoning policy, which would require developers to provide some percentage / amount of affordable housing in their projects or contribute to a housing trust fund. Either way, this helps the Town further its affordable housing goals and harness the power of the private market to increase housing options in Town.

## Implementation

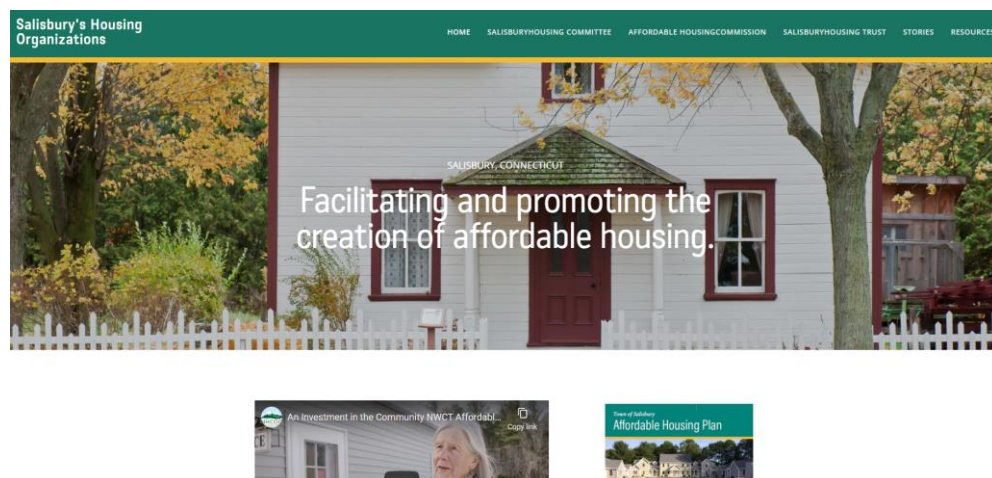
### *Recommendations*

#### **#1: Identify key staff or other body to lead the implementation of the Goals and Policies of the Affordable Housing Plan**

*Why:* Plans are only effective if they are implemented. Because the issue of housing cuts across many departments and commissions, without a strategy for how this Plan will be implemented, particularly given the relatively short (5-year) timeframe, there is a danger that once the Plan is adopted the focus on implementation will fade.

#### **#2 – Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.**

*Why:* A municipal webpage dedicated to housing creates a consolidated resource for current and prospective residents as well as developers who may be interested in constructing this type of housing in East Windsor. It is also helpful for town staff to have a resource to refer to and can be easily updated over time to reflect future changes. A webpage can contain a range of resources, including information on USDA/CHFA mortgages, funding options for housing repairs or maintenance, guidance on affordable housing opportunities in town, and contact information for relevant agencies, such as the East Windsor Housing Authority. In addition to these resources, information to support the Town's openness to these types of developments as economic development drivers is key.



EXAMPLE OF A MUNICIPAL WEBPAGE FOR HOUSING FROM SALISBURY, CT

### **#3: Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)**

*Why:* Implementing Regulations which allow flexible development standards for small-scale housing developments further encourage “Missing Middle” housing. This further diversifies housing opportunities, ranging from duplexes to small-scale multifamily. The Town can target appropriate areas for these zoning changes that would encourage the development of these housing types without encouraging large-scale developments which may not be appropriate town-wide.



EXAMPLE OF A DUPLEX<sup>11</sup>

### **#4: Promote Alternative Housing Types including Accessory Dwelling Units (ADUs) and Tiny Houses as a concept to property owners and future residents**

*Why:* Alternative housing options like Tiny Houses provide another option for people who may be interested in relocating to this area temporarily or are looking for a lifestyle that requires less time and finances be dedicated to taking care of a traditional single-family dwelling. Tiny Houses are also significantly cheaper to construct. Accessory dwelling units are similar in many ways, but these units can also provide property owners with the ability to earn additional income, perhaps even allowing them to purchase or remain in a home the otherwise wouldn't be able to afford. ADUs also allow residential densities to effectively double, without changing the fundamental appearance of a neighborhood. Given their size, ADUs

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<sup>11</sup> Sightline Institute

are less costly to construct and can be a low-cost option for small one or two person families that currently does not exist.



#### **#5: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund**

*Why:* Inclusionary Zoning policies require developers to set aside a percentage of units in a new residential development of a certain size for low to moderate income renters. If a developer does not wish to comply with this policy, a municipality can allow the developer to pay a Fee in Lieu (FIL) for the development instead, which can then be allocated to a Housing Trust Fund. A Housing Trust Fund can then be used for the construction, rehabilitation, or repair of affordable housing. Harnessing the power of the private market to create affordable housing can lead to many new possibilities as it puts the Town in a position to leverage private funds for the benefit of the community.

#### **#6: Promote USDA and CHFA financing support programs within the Real Estate community**

*Why:* Many real estate agents do not know or fully understand the resource of USDA or CHFA mortgages for single family houses, particularly when it comes to eligibility.



These are well-established programs for helping first time and struggling homebuyers across the finish line. The Town can provide information and resources on these programs on the town's housing webpage and engage with the local real estate community to ensure that these programs are understood and utilized when appropriate.



#### Marketing Materials

Download and print CHFA marketing materials to share with your clients.



#### Loan Status Information

Track the status of your buyer's loan. Only complete applications are input for tracking.



#### CHFA Resource Map

The CHFA Resource Map can tell you if you are within the Sales Price and Income Limit guidelines and will provide you with Targeted Area property information.



#### Real Estate Agency Activity Reports

This report will show the CHFA Program loan activity generated by your company.

AN IMAGE OF RESOURCES FOR REAL ESTATE AGENTS ON THE CHFA WEBSITE

### **#7: Pursue partnerships with nonprofit organizations or senior community developers**

*Why:* One of the most important tools for affordable housing development is the use of "Low Income Housing Tax Credits" or LIHTC, which are tax incentives for developers to build affordable housing. LIHTC is a competitive process, but when a municipality works with a developer as a financial partner, that project is much more likely to receive this funding due to ranking standards.

### Implementation Table

<b><u>Action Item</u></b>	<b><u>Lead Entity</u></b>	<b><u>Supporting Entity</u></b>	<b><u>Priority and Timeframe</u></b>
<b>#1: Identify key staff or other body to lead the implementation of the Goals and Policies of the Affordable Housing Plan</b>	Planning & Zoning Commission	Land Use Department; First Selectman	High – 1-2 Years
<b>#2 : Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources</b>	Land Use Department	First Selectman	High – Year 1
<b>#3: Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)</b>	Planning & Zoning Commission	Land Use Staff	High – Year 1-2
<b>#4: Promote Alternative Housing Types including Accessory Dwelling Units (ADUs) and Tiny Houses as a concept to property owners and future residents</b>	Land Use Department		Moderate – Years 1-3
<b>#5: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund</b>	Planning & Zoning Commission	Land Use Staff	Moderate – Year 2-3
<b>#6: Promote USDA and CHFA financing support programs within the Real Estate community</b>	Land Use Department	Land Use Staff	Moderate – Year 1-5 and ongoing
<b>#7: Pursue partnerships with nonprofit organizations or senior community developers</b>	Land Use Department; First Selectman	Social/Senior Services Department	Moderate – Year 2-4